

<i>SERFF Tracking Number:</i>	<i>AMFA-126555887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>45245</i>
<i>Company Tracking Number:</i>	<i>SIC - N-I DISCLOSURE REV. 03-10</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>SIC - N-I Disclosure Rev. 03-10</i>		
<i>Project Name/Number:</i>	<i>N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10</i>		

Filing at a Glance

Company: Standard Insurance Company

Product Name: SIC - N-I Disclosure Rev. 03-10 SERFF Tr Num: AMFA-126555887 State: Arkansas

TOI: H21 Health - Other SERFF Status: Closed-Approved- Closed State Tr Num: 45245

Sub-TOI: H21.000 Health - Other Co Tr Num: SIC - N-I State Status: Approved-Closed
DISCLOSURE REV. 03-10

Filing Type: Form Reviewer(s): Rosalind Minor
Authors: Janis Landon, Stephanie Mundt Disposition Date: 04/01/2010
Date Submitted: 03/24/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: N-I Disclosure Rev. 03-10	Status of Filing in Domicile: Pending
Project Number: N-I Disclosure Rev. 03-10	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer, Association, Trust
Filing Status Changed: 04/01/2010	Explanation for Other Group Market Type:
Deemer Date:	State Status Changed: 04/01/2010
Submitted By: Stephanie Mundt	Created By: Janis Landon
Filing Description:	Corresponding Filing Tracking Number:
Dear Sir/Madam:	

Enclosed for your review and approval is the above referenced insert page, which will be used for new group policies/certificates issued or renewed after the Department's approval date. This form will be used with policy 9000 Rev. 03-08 and certificate 9021 Rev. 03-08, previously approved by your Department. This insert page is a new form that does not replace any other and may be included in both the certificate and policy.

<i>SERFF Tracking Number:</i>	<i>AMFA-126555887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>45245</i>
<i>Company Tracking Number:</i>	<i>SIC - N-I DISCLOSURE REV. 03-10</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>SIC - N-I Disclosure Rev. 03-10</i>		
<i>Project Name/Number:</i>	<i>N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10</i>		

There is no impact on previously approved rates. This is just a no charge amenity offering to those covered under our insurance policies.

Nothing in this filing includes any provisions contrary to standard industry practice.

Thank you for your review of this filing. If you need anything additional, please feel free to contact me at 800-745-1112, ext. 82444, FAX 402-309-2573 or email jlandon@ameritas.com.

Sincerely,

Janis Landon
Senior Contract Analyst

Company and Contact

Filing Contact Information

Janis Landon, Senior Contract Analyst
475 Fallbrook Blvd.
Lincoln, NE 68521

jlandon@ameritas.com
800-745-1112 [Phone] 82444 [Ext]
402-309-2573 [FAX]

Filing Company Information

Standard Insurance Company
900 SW Fifth Avenue
Portland, OR 97204-1235
(800) 745-6665 ext. [Phone]

CoCode: 69019	State of Domicile: Oregon
Group Code: -99	Company Type:
Group Name:	State ID Number:
FEIN Number: 93-0242990	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
---------	--------	----------------	---------------

<i>SERFF Tracking Number:</i>	AMFA-126555887	<i>State:</i>	Arkansas
<i>Filing Company:</i>	Standard Insurance Company	<i>State Tracking Number:</i>	45245
<i>Company Tracking Number:</i>	SIC - N-I DISCLOSURE REV. 03-10		
<i>TOI:</i>	H21 Health - Other	<i>Sub-TOI:</i>	H21.000 Health - Other
<i>Product Name:</i>	SIC - N-I Disclosure Rev. 03-10		
<i>Project Name/Number:</i>	N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10		
Standard Insurance Company	\$50.00	03/24/2010	35132711

<i>SERFF Tracking Number:</i>	<i>AMFA-126555887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>45245</i>
<i>Company Tracking Number:</i>	<i>SIC - N-I DISCLOSURE REV. 03-10</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>SIC - N-I Disclosure Rev. 03-10</i>		
<i>Project Name/Number:</i>	<i>N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/01/2010	04/01/2010

<i>SERFF Tracking Number:</i>	<i>AMFA-126555887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>45245</i>
<i>Company Tracking Number:</i>	<i>SIC - N-I DISCLOSURE REV. 03-10</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>SIC - N-I Disclosure Rev. 03-10</i>		
<i>Project Name/Number:</i>	<i>N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10</i>		

Disposition

Disposition Date: 04/01/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>AMFA-126555887</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>45245</i>
<i>Company Tracking Number:</i>	<i>SIC - N-I DISCLOSURE REV. 03-10</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>SIC - N-I Disclosure Rev. 03-10</i>		
<i>Project Name/Number:</i>	<i>N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Third Party Authorization	Approved-Closed	Yes
Form	Non-Insurance Products/Services	Approved-Closed	Yes

SERFF Tracking Number:	AMFA-126555887	State:	Arkansas
Filing Company:	Standard Insurance Company	State Tracking Number:	45245
Company Tracking Number:	SIC - N-I DISCLOSURE REV. 03-10		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	SIC - N-I Disclosure Rev. 03-10		
Project Name/Number:	N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10		

Form Schedule

Lead Form Number: N-I Disclosure Rev. 03-10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/01/2010	N-I Disclosure Rev. 03-10	Other	Non-Insurance Products/Services	Initial		50.000	N-I Disclosure- 03-18- 2010.pdf

Non-Insurance Products/Services

From time to time we may arrange, at no additional cost to you or your group, for third-party service providers to provide you access to discounted goods and/or services, such as purchase of eye wear or prescription drugs. These discounted goods or services are not insurance. While we have arranged these discounts, we are not responsible for delivery, failure or negligence issues associated with these goods and services. The third-party service providers would be liable.

To access details about non-insurance discounts and third-party service providers, you may contact our customer connections team or your plan administrator.

These non-insurance goods and services will discontinue upon termination of your insurance or the termination of our arrangements with the providers, whichever comes first.

[Dental procedures not covered under your plan may also be subject to a discounted fee in accordance with a participating provider's contract and subject to state law]

SERFF Tracking Number:	AMFA-126555887	State:	Arkansas
Filing Company:	Standard Insurance Company	State Tracking Number:	45245
Company Tracking Number:	SIC - N-I DISCLOSURE REV. 03-10		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	SIC - N-I Disclosure Rev. 03-10		
Project Name/Number:	N-I Disclosure Rev. 03-10/N-I Disclosure Rev. 03-10		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: ar-readability-sic.pdf	Approved-Closed	04/01/2010

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: n/a Comments:	Approved-Closed	04/01/2010

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification Bypass Reason: n/a Comments:	Approved-Closed	04/01/2010

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage Bypass Reason: n/a Comments:	Approved-Closed	04/01/2010

	Item Status:	Status Date:
Satisfied - Item: Third Party Authorization Comments: Attachment: SIC authorization 2010.pdf	Approved-Closed	04/01/2010

STATE OF ARKANSAS
CERTIFICATE OF READABILITY

INSURER:

This is to certify that the attached form(s) has achieved a Flesch Reading Ease Score of:

FORM NO:

FLESCH SCORE:

FORM NAME:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

complies with the requirements of Ark. Stat. Ann. Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

SIGNATURE: _____

TYPED NAME:

TITLE:

DATE: _____



January 2010

TO ALL STATE INSURANCE DEPARTMENT PERSONNEL

Standard Insurance Company, Administrative Offices at 1100 SW Sixth Avenue, Portland, Oregon 97204-1093, has provided Ameritas Life Insurance Corp. with the authority to submit forms related to dental and vision insurance benefits on our behalf. Accordingly, Ameritas Life Insurance Corp. has the authority to represent us in the submission and negotiation of the approval of these forms and their accompanying rates.

In this regard, the signatures of:

Gail M. Garcia
Vice President, Group Compliance

Gary R. Raymond
Vice President, Group Actuary

Janis Landon
Senior Contract Analyst

Kate McCown
Manager, Group Compliance

Geri L. McKeown
Manager, Group Compliance

When affixed to a letter or certification of intent, will be as binding as if signed by an officer of Standard Insurance Company.

Sincerely,

A handwritten signature in black ink, appearing to read "Alex M. Terry".

Alex Terry, FSA, MAAA
Second Vice President and Associate Actuary
900 SW Fifth Avenue

Portland OR 97204-1235
971.321.8232